



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
701 Market Street, Suite 5000  
Philadelphia, PA 19106  
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dcarlon@kmllawgroup.com  
Attorneys for Secured Creditor  
BNC MORTGAGE LOAN TRUST 2006-1  
MORTGAGE PASS-THROUGH  
CERTIFICATES SERIES 2006-1, U.S. Bank  
National Association, as Trustee

Order Filed on May 8, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-10555 JNP

In Re:  
Michelle L. Meddings  
Debtor

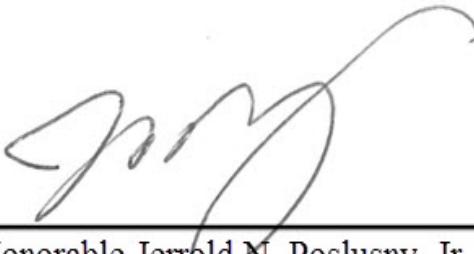
Hearing Date: 4/30/2024 @ 11:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

## ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 8, 2024**

  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

(Page 2)

Debtor: Michelle L. Meddings

Case No: 18-10555 JNP

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1, U.S. Bank National Association, as Trustee, Denise Carlon appearing, upon a certification of default as to real property located at 107 Strand Avenue, Sewell, NJ, 08080, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 23, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2024 through April 2024 for a total post-petition default of \$1,904.23 (2 @ \$973.72, less suspense \$43.21); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate lump sum payment of \$1,904.23 to cure default no later than April 30, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2024, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid directly by Debtor along with the May 2024 post-petition mortgage payment; and

It is further **ORDERED, ADJUDGED and DECREED** that the terms of this stipulation shall be null and void if the case is converted, discharged or dismissed; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.

In re:  
Michelle L. Meddings  
Debtor

Case No. 18-10555-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: May 08, 2024

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2024:**

| <b>Recip ID</b> | <b>Recipient Name and Address</b>                             |
|-----------------|---|
| db              | + Michelle L. Meddings, 107 Strand Ave, Sewell, NJ 08080-9230 |

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2024

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2024 at the address(es) listed below:**

| <b>Name</b>          | <b>Email Address</b>   |
|----------------------|--|
| Andrew B Finberg     | on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com  |
| Andrew B Finberg     | ecfmail@standingtrustee.com  |
| Andrew Thomas Archer | on behalf of Debtor Michelle L. Meddings aarcher@spillerarcherlaw.com<br>bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com   |
| Denise E. Carlon     | on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES<br>2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com |
| Harold N. Kaplan     | on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES<br>2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE hkaplan@rasnj.com, kimwilson@raslg.com           |

District/off: 0312-1

User: admin

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Date Rcvd: May 08, 2024

Form ID: pdf903

Total Noticed: 1

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

John F Newman

on behalf of Creditor SJFCU courts@firstrarvestcu.com

Laura M. Egerman

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com

Robert J. Malloy

on behalf of Creditor First Harvest Credit Union ecf@robmalloylaw.com

Roger Fay

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE rfay@alaw.net, bkecf@milsteadlaw.com

Roger Fay

on behalf of Creditor U.S. Bank National Association as Trustee rfay@alaw.net, bkecf@milsteadlaw.com

Sindi Mncina

on behalf of Creditor BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1 U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDCF@usdoj.gov

TOTAL: 13